

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

NOTICE OF APPEAL FROM THE EXAMINER  
TO THE BOARD OF APPEALS



AF  
JPW

Applicants: Tanzillo et al.  
Serial No.: 10/726,023  
For: Enterprise Risk  
Assessment Manager  
System  
Filed: December 2, 2003  
Examiner: Nguyen, Nga B.  
Art Unit: 3692  
Confirmation No. : 2672  
Customer No. : 27,623

Attorney Docket No.: 384.7854USU

Mail Stop Appeal Brief-Patents  
COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, VA 22313-1450

We are enclosing for filing in the above-identified application the following:

1. Appellant's Appeal Brief (*in triplicate*);
2. Transmittal letter in duplicate; and
3. Postcard.

Please charge any additional fees or credit any such fees, if necessary to Deposit Account No. **01-0467** in the name of Ohlandt, Greeley, Ruggiero & Perle. A duplicate copy of this sheet is attached.

Respectfully submitted,

Paul D. Greeley  
Registration No. 31,019  
Ohlandt, Greeley, Ruggiero & Perle, L.L.P.  
One Landmark Square, 10th Floor  
Stamford, CT 06901-2682  
Telephone: (203) 327-4500  
Telefax: (203) 327-6401

August 7, 2007  
Date

CERTIFICATE OF MAILING

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE U.S. POSTAL SERVICE AS FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO: MAIL STOP RCE, COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450, ON August 7, 2007.

Hector Lopez  
NAME

SIGNATURE

8/7/07  
DATE



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**BOARD OF PATENT APPEALS AND INTERFERENCES**

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**AMENDMENT OF NON-COMPLIANT APPEAL BRIEF**

Dear Sir:

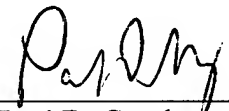
This is a response to an office communication mailed July 9, 2007, which noted a non-compliance with 37 CFR 41.37 of an appeal brief filed on June 7, 2007. The brief was defective only with respect to the requirements of 37 CFR 41.37(c)(1)(v). As such, Applicants are here supplying only a summary of the claimed subject matter required by 37 CFR 41.37(c)(1)(v). *See* MPEP 1205.03. Applicants are requesting that the paper submitted herewith be substituted for the noncompliant section V of the appeal brief as filed.

The Commissioner is hereby authorized to charge any fee for the instant amendment to Deposit Account No. 01-0467.

**Included herewith:** “V. Summary of Claimed Subject Matter” (6 pps.)

Respectfully submitted,

8/7/07  
Date

  
Paul D. Greeley  
Attorney for Applicants  
Registration No. 31,019  
Ohlandt, Greeley, Ruggiero & Perle, LLP  
One Landmark Square, 10<sup>th</sup> Floor  
Stamford, CT 06901-2682  
Telephone: (203) 327-4500  
Facsimile: (203) 327-6401

## V. Summary of Claimed Subject Matter

This summary includes citations to pages and lines of the specification, and also includes citations to paragraphs of the specification. These citations are referring to the pages, lines and paragraphs of the specification as filed (not the specification as published). Also, please note that blank lines are not counted as having a line number. For example, in the application as filed, paragraph [0031] begins on page 7, line 2, and paragraph [0032] begins on page 7, line 14.

The claimed invention includes an enterprise risk assessment manager system. The system includes a user interface, *see e.g.*, page 7, paragraph [0031], a risk assessment manager, a data integration component, *see e.g.*, pages 7-8, paragraph [0032], and a corporate linkage component *see e.g.*, page 11, paragraph [0040]. The user interface allows a user to input data such as customer account information, which is then stored in a customer account database. The user interface also receives requests from the user, and the risk assessment manager provides application functions, services, and analysis based on the requests made by a user. A data integration component and a corporate linkage component provide access to further information, which allows the risk assessment manager to determine a total risk exposure for a portfolio of customer accounts. *See* pages 9-10, paragraphs [0039]-[0040].

The claimed invention also includes a risk assessment manager system including portfolio analysis and common decisioning components. The portfolio analysis component examines a number of accounts and determines a risk level based on policies or rules established by customers. The common decisioning component utilizes the rules established by a user to decide whether to extend credit to a given entity. *See* page 9, paragraph [0035].

The claimed invention also includes a machine-readable medium having instructions stored in the medium for performing a method of assessing risk. The method includes the steps of: receiving customer account information; creating a portfolio based

on said customer account information by applying at least one step selected from the group consisting of: entity matching, applying unique corporate identifiers, applying corporate linkage information, and applying predictive indicators; providing a customer base analysis of said portfolio; providing a risk score for at least one customer in said portfolio; and providing an account profile for said at least one customer. *See* page 4, paragraph [0011].

### **CONCISE EXPLANATION OF THE SUBJECT MATTER DEFINED IN EACH OF THE INDEPENDENT CLAIMS**

This summary refers to FIG.S. 2 and 4, copies of which are provided below. FIG. 2 is a block diagram of a system in accordance with claim 1, and FIG. 4 is a block diagram of the system, showing additional details for some components.

The application contains four independent claims, namely claims 1, 5, 11, and 15. Below, Appellants are providing a concise explanation of the subject matter defined in each of the independent claims. The explanation refers to the specification by page and by line number, and to figures by reference characters. The subject application does not contain means-plus-function or step-plus-function claims. *See* MPEP 2181.

Claim 1 provides for a system for assessing risk. The system includes:

- a user interface (208) (page 7, lines 21 – 22) to receive requests and customer account information to be stored in a portfolio in a first database (202) (page 7, lines 17 – 19);
- a risk assessment manager (200) that provides application functions, services and portfolio analysis based on said requests (page 7, lines 15 – 17);
- a data integration component (204) (page 7, lines 19 – 21) that provides access to at least a second database (e.g., FIG. 4, US AOS 422); and
- a corporate linkage component (206) that provides information to said risk assessment manager for use by said risk assessment manager in determining a total risk exposure based on said portfolio (page 10, line 9 – page 11, line 11).

Claim 5 provides for a computer system for assessing risk. The computer system includes:

- a portfolio analysis component (428) that analyzes a portfolio of customer accounts and provides a data product containing a financial profile based on said portfolio (page 9, lines 12 – 19); and
- a common decisioning component (430) that automatically provides a credit decision based on said portfolio and user-defined rules and/or policies (page 9, lines 19 – 24).

Claim 11 provides for a machine-readable medium having instructions stored therein for performing a method of assessing risk. The specification discloses the machine-readable medium at page 4, lines 8 – 11, and describes the method in the context of the operation of java risk assessment manager (JRAM) 200. In this regard, the specification describes:

- receiving customer account information (from user interface 208, page 7, lines 17 – 19 and 21 – 22);
- creating a portfolio based on said customer account information by applying at least one step selected from the group consisting of: entity matching, applying unique corporate identifiers, applying corporate linkage information, and applying predictive indicators (page 10, lines 21 – 26);
- providing a customer based analysis of said portfolio (portfolio analysis 428, page 9, lines 13 and 14);
- providing a risk score for at least one customer in said portfolio based on said customer based analysis (scoring 214, page 7, lines 24 – 25, and page 4, lines 14 – 15); and
- providing an account profile for said at least one customer (page 10, line 25).

Claim 15 provides for a computer-implemented method of assessing risk. The specification describes the method in the context of the operation of java risk assessment manager (JRAM) 200. In this regard, the specification describes:

enhancing data in a portfolio of customer accounts by a quality assurance process  
(page 10, line 19 – page 11, line 2);  
receiving and enforcing at least one user-defined rule and/or at least one user-  
defined policy (portfolio analysis 428, page 9, lines 14 – 19);  
providing automated credit decisioning for at least one customer based on said at  
least one user-defined rule and/or said at least one user-defined policy  
(common decisioning 430, page 9, lines and 19 - 24;  
providing days sales outstanding for said at least one customer in said portfolio  
(page 4, lines 25 – 26, and page 11, line 23 – page 12, line 6); and  
providing risk information for said at least one customer in said portfolio (page 9,  
lines 14 – 15, and page 11, lines 12 – 18).

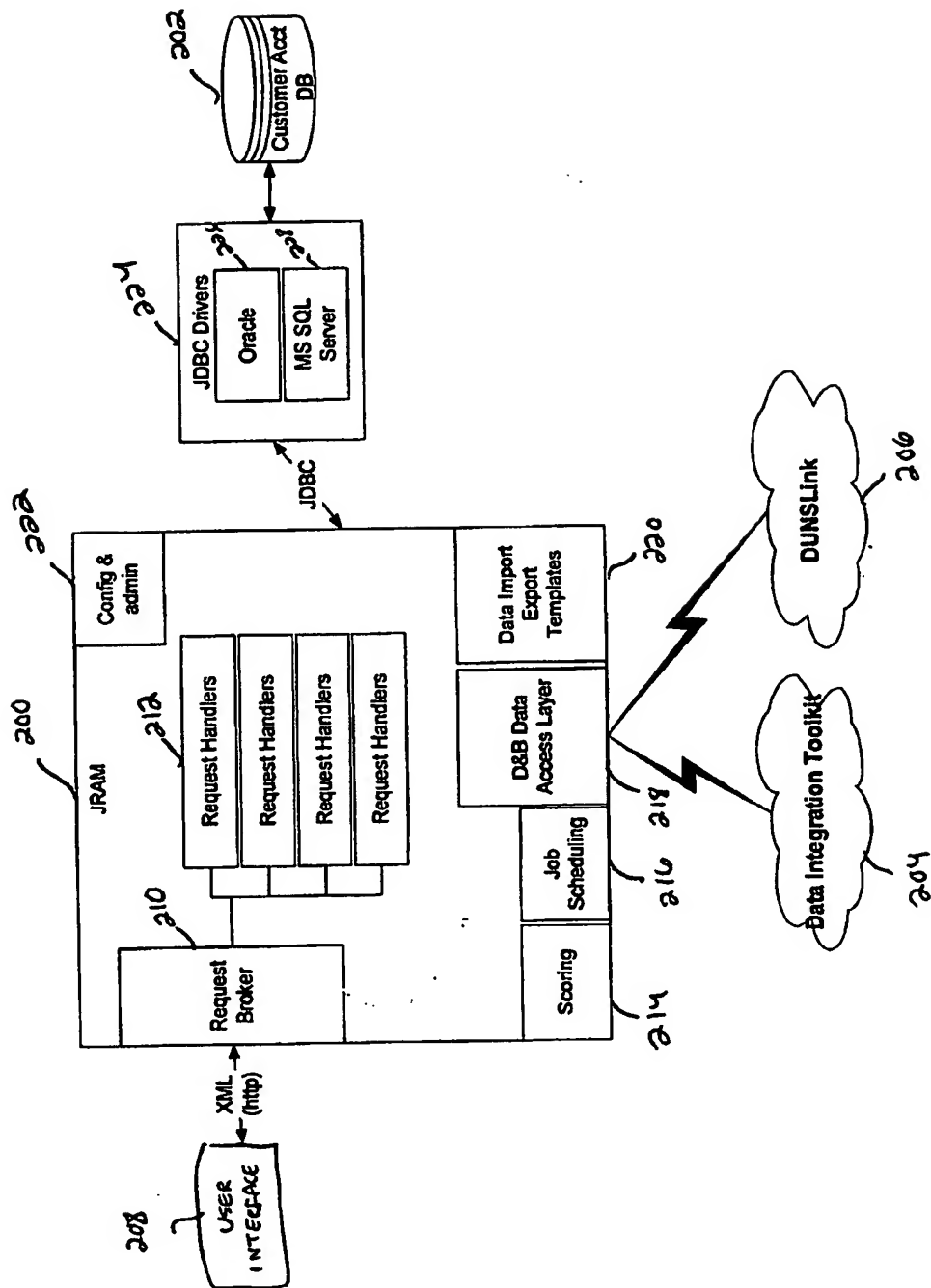


FIG. 2

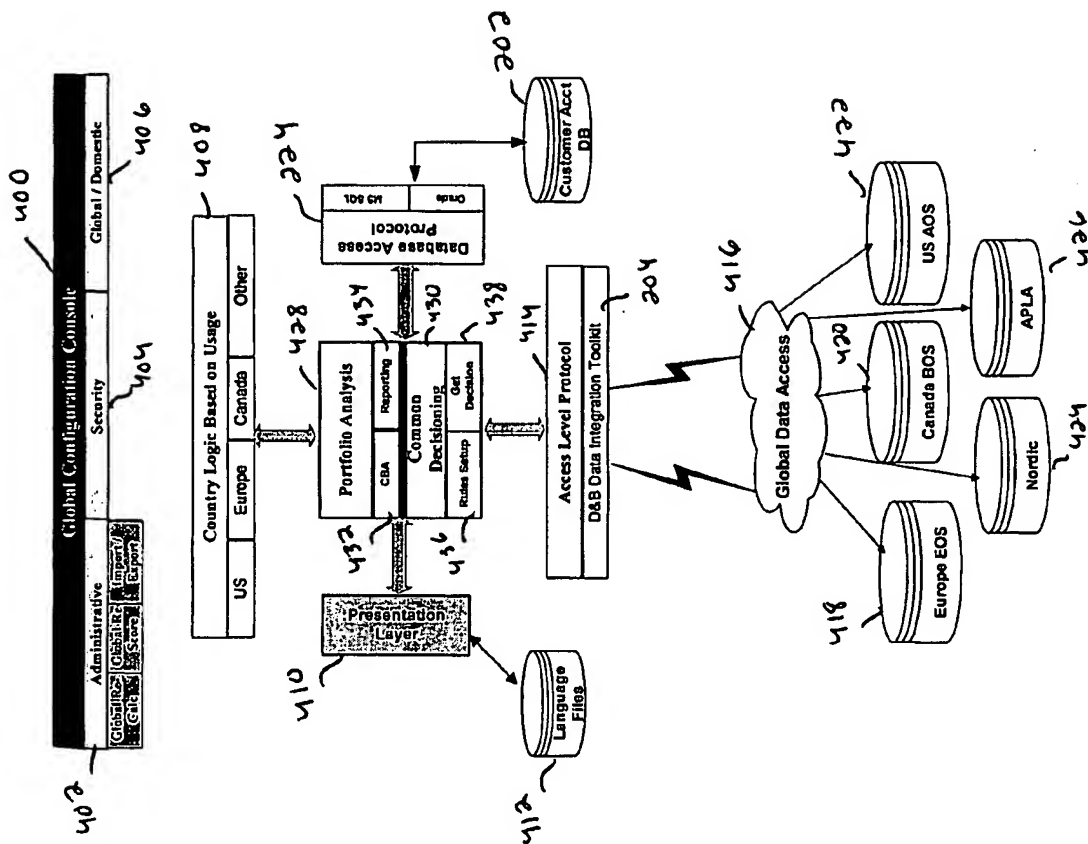


FIG. 4